

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Whiteford Ray Johnson Jr. and Heather Marie
Johnson**

a/k/a Heather M Young

S.S. Nos.: xxx-xx-3957 and xxx-xx-9473

Mailing Address: 167 Mix Trail Lane, Raeford, NC 28376-

Case No. 11-80700

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 27, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Hoke County Taxes	1	House & Lot:

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Hoke County Taxes	1		**
				**
				**
				**
				**
				**
				**
	Wells Fargo Home Mtg.	2	\$10,965	**
				**
				**
				**

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo Home Mtg.	2	\$810	N/A	n/a	\$810.00	House & Lot:
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%^a

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.	\$1,500
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SECURED TAXES

Secured Amt

IRS Tax Liens	
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Real Property Taxes on Retained Realty

Amount

IRS Taxes	\$701
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State Taxes

Amount

Personal Property Taxes	\$203
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Alimony or Child Support Arrearage

Amount

CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
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All Co-Sign Protect Debts (See*)

Amount

GENERAL NON-PRIORITY UNSECURED	Amount**
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DMI= None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **1,196** per month for **42** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.19** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Chase 201 N. Walnut Street DE1-1027 Wilmington, DE 19801
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Ally Post Office Box 380902 Bloomington, MN 55438-0902	Coastal Federal Credit Union Post Office Box 58429 Raleigh, NC 27658-8429
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Ally Post Office Box 380903 Bloomington, MN 55438-0903	College Foundation 2917 Highwoods Boulevard Raleigh, NC 27604-1021
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	American Express Customer Service Post Office Box 297879 Fort Lauderdale, FL 33329-7879	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040
Experian P.O. Box 2002 Allen, TX 75013-2002	Bill Burke 15740 Fox Lane Wagram, NC 28396	Dominion Law Associates Attorneys & Counselors @ Law 222 Central Park Avenue Virginia Beach, VA 23462-3026
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Canady Services INC Post Office Box 440 Lumber Bridge, NC 28357	Firstsource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Cape Fear Valley Health Systems Post Office Box 788 1638 Owen Drive Fayetteville, NC 28302	Gold's Gym 2485 Hope Mills Road Fayetteville, NC 28304
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Capital One Post Office Box 85167 Richmond, VA 23285-5167	GreenTree Post Office Box 94710 Palatine, IL 60094
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Capital One Bank Post Office Box 30285 Salt Lake City, UT 84130-0285	Hoke County Tax Collector Attn: Managing Agent PO Box 217 Raeford, NC 28376-0217

Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217	Joshua Clint McPherson 2601 Adkins Drive Fayetteville, NC 28306	Public Works Commission Post Office Box 1089 Fayetteville, NC 28302-1089
Home Depot Post Office Box 653000 Dallas, TX 75265-3000	Thomas Larry McPherson 2601 Adkins Drive Fayetteville, NC 28306	PWC of Fayetteville Cross Creek 601 North Eastern Blvd Fayetteville, NC 28301
HSBC BANK NV Post Office Box 978 Wood Dale, IL 60191	North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Shapiro & Ingle, LLP, Attorneys 10130 Perimeter Parkway, Ste 400 Charlotte, NC 28216
Internal Revenue Service Post Office Box 7346 Philadelphia, PA 19101-7346	North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Sunrise Credit Services, Inc. Post Office Box 9100 Farmingdale, NY 11735-9100
Kirschbaum, Nanney, Keenan&Griffin Attorneys at Law Post Office Box 19806 Raleigh, NC 27619	North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858
Kohls Post Office Box 3043 Milwaukee, WI 53201-3043	North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504	US Department of Education Post Office Box 5202 Greenville, TX 75403-5202
Law Office of John T Orcutt 6616 Six Forks Road ste 203 Raleigh, NC 27615	North Carolina State Education Assistance Authority Post Office Box 14002 RTP, NC 27709	US Department of Education 1 Imation Pl Bldg 2 Saint Paul, MN 55128-3422
Leading Edge Recovery Solutions Post Office Box 129 Linden, MI 48451-0129	Online Collections 202 West Firetower Road Winterville, NC 28590	US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609
Leading Edge Recovery Solutions 5440 North Cumberland Avenue Ste 300 Chicago, IL 60656-1490	Online Collections P.O. Box 1489 Winterville, NC 28590-1409	Wells Fargo Home Mortgage Attn: Managing Agent Post Office Box 10335 Des Moines, IA 50306-0335